

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Kemper et al.

Title:

SYSTEM AND METHOD FOR

VERIFYING LOAN DATA AT

DELIVERY

Appl. No.:

10/737,298

Filing Date:

12/16/2003

Examiner:

Hamilton, Lalita M.

Art Unit:

3624

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AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated August 16, 2004, concerning the above-referenced patent application.

Remarks/Arguments begin on page 2 of this document.